

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William J O'Brien  
 Christine O'Brien  
 Debtors

Case No. 15-12654-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 206

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.

db/jdb William J O'Brien, Christine O'Brien, 79 Greenbrook Drive, Levittown, PA 19055-1922  
 cr ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408  
 13511510 +Aes/pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419  
 13511511 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 13597167 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13836251 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13511516 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 13704295 +Michael P Kelly, Esquire, 402 Middletown Blvd., Suite 202, Langhorne, Pa. 19047-1818  
 13543365 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 13511519 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495  
 13558970 +U.S. BANK NATIONAL ASSOCIATION, ET AL, c/o PHFA Loan Servicing Division,  
 211 North Front Street, Harrisburg, Pennsylvania 17101-1406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Aug 25 2020 03:59:27 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2020 03:59:17  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2020 03:59:24 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: resurgentbknofications@resurgent.com Aug 25 2020 04:05:02 CACH, LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 13518233 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 25 2020 03:59:09  
 Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096  
 13515613 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 25 2020 04:05:02  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 13511512 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Aug 25 2020 03:59:30  
 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
 13524945 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 25 2020 04:05:02 CACH, LLC,  
 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485  
 13511513 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 25 2020 04:05:02 Cach, Llc,  
 4340 S Monaco, Denver, CO 80237-3485  
 13511515 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 25 2020 03:59:09 Gm Financial,  
 Po Box 181145, Arlington, TX 76096-1145  
 13511514 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 25 2020 04:05:12 Chase Card,  
 Po Box 15298, Wilmington, DE 19850  
 13511517 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 25 2020 03:59:07 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13597496 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 25 2020 04:05:24  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13511518 +E-mail/Text: blegal@phfa.org Aug 25 2020 03:59:22 Pa Housing Finance Age,  
 US Bank National, 211 N Front St, Harrisburg, PA 17101-1406  
 13511521 +E-mail/Text: ebn@unique-mgmt.com Aug 25 2020 03:59:29 Unique National Collec,  
 119 E Maple St, Jeffersonville, IN 47130-3439

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr AmeriCredit Financial Services, Inc.  
 13518767\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial Services, Inc., P O Box 183853,  
 Arlington, TX 76096)  
 13511520 ##+Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

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Total Noticed: 26

Date Rcvd: Aug 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

ANNE M. AARONSON on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION  
aaaronson@dilworthlaw.com,  
mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com  
ANNE M. AARONSON on behalf of Defendant Philadelphia Federal Credit Union  
aaaronson@dilworthlaw.com,  
mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com  
JOSHUA I. GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
Josh.Goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com  
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
MICHAEL P. KELLY on behalf of Plaintiff William J O'Brien mpkpc@aol.com,  
r47593@notify.bestcase.com  
MICHAEL P. KELLY on behalf of Debtor William J O'Brien mpkpc@aol.com,  
r47593@notify.bestcase.com  
MICHAEL P. KELLY on behalf of Joint Debtor Christine O'Brien mpkpc@aol.com,  
r47593@notify.bestcase.com  
MICHAEL P. KELLY on behalf of Plaintiff Christine O'Brien mpkpc@aol.com,  
r47593@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: William J O'Brien and Christine O'Brien

Case No: 15-12654-elf

Debtor(s)

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***NOTICE OF CHAPTER 13 CASE CLOSED  
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☐ Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.

☒ Debtor has not certified that all domestic support obligations due have been paid.

Dated: 8/24/20

For The Court

Timothy B. McGrath  
Clerk of Court